MORTGAGE OF REAL ESTATE

FHA Form No. 2175b (For use under Section 208) (Rev. May 1, 1938)

STATE OF SOUTH CAROLINA,) ss COUNTY OF GREENVILLE.) MORTGAGE

This Manage Assigned to Banks of William today
on 12th June 1943 Assignment recorded
in Vol. 319 of R. E. Manages on Fage 205

TO ALL WHOM THESE PRESENTS MAY CONCERN: Edgar Evans of Greenville, S. C., hereinafter called the Mortgagor, send (s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto BANK OF GREENWOOD, Greenwood, S.C. a corporation organized and existing under the laws of South Carolina, hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of THIRTY-FOUR HUNDRED AND NO/100 Dollars (\$3,400.00), with interest from date at the rate of five per centur (5%) per annum until paid, said principal and interest being payable at the office of BANK OF GREENWOOD in GREENWOOD, S. C. or at such other place as the holder of the note may designate in writing, in monthly installments of TWENTY-SIX AND 89/100 Dollars (\$26.89), commencing on the dirst day of August, 1938, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of July, 1953.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and for better securing the payment thereof to the Mortgage, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgage at and before the sealing and delivery of these presents, the receipt whereof is hereby asknowledged, has granted bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville, State of South Carolina:

All that certain piece, parcel on lot of land in Greenville County State of South Carolina, on the West side of Florida Avenue, being known and designated as a portion of Lot No. 21, Block "C" of Highland Subdivision as shown on a plat made by W. D. Neves, Engineer, recorded in the R. H. C. Office for Greenville County in Plat Book "E", at page 209, and having, according to said plat and a more recent survey entiteld Property of Edgar D. Evens, made by R. H. Dalton, Engineer, May, 1938, the following metes and bounds, to wit:

BEGINNING at an Iron pin on the West side of Florida Avenue, which aron pin is 80 feet South of the Southwest intersection of Florida Agenue and Jordon Street, and running thence S. 71-45 W. A 150 feet to an iron pin; thence S. 17-38 E. 80 of feet to an iron pin in line of property of Humphrey; thence along line of Humphrey property TO 71-37 E. 138 feet to an iron pin on the West side of Florida Avenue N. 9-15 W. 81 feet to the point of beginning, being a portion of the property conveyed to the mortgagor herein by B. B. Smith by deed dated January 11th, 1935, and recorded in the R. M. C. Office for Greenville County in Deed Book 166, at page 547.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, ins successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereing boys described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances what soever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee, forever, from and against the Mortgagor and all persons whom soever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

l. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment; and, provided, further, that in the event the debt is paid in full prior to maturity and at that time it is insured under the provisions of the National Housing Act, he will pay to the Mortgagee an insurance premium charge of one per centum (1%) of the original principal amount thereof, except that in no event shall the adjusted premium exceed the aggregate amount of premium charges which would have been payable if the mortgage had continued to be insured until maturity; such payment to be applied by the Mortgagee upon its obligation to the Federal Housing Administrator on account of mortgage insurance.